

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LISA D BAKER

Debtor(s)

Case No. 08-07912

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/02/2008.
- 2) The plan was confirmed on 06/06/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/02/2009.
- 5) The case was converted on 10/14/2009.
- 6) Number of months from filing to last payment: 19.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,920.82.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,975.72
Less amount refunded to debtor	\$558.00

NET RECEIPTS: **\$6,417.72**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$347.50
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$347.50**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASSETCARE INC	Unsecured	190.96	NA	NA	0.00	0.00
AXCESS RCVRY & CREDIT SOLUTION	Unsecured	895.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	356.13	261.21	261.21	0.00	0.00
CAPITAL ONE BANK	Unsecured	397.00	321.80	321.80	0.00	0.00
CATRABONE DENTAL ASSOCIATES	Unsecured	882.00	882.00	882.00	0.00	0.00
CENTRAL DUPAGE HOSPITAL	Unsecured	580.45	NA	NA	0.00	0.00
DANADA FAMILY MEDICINE	Unsecured	56.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	365.00	381.85	381.85	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	426.80	344.61	344.61	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	394.65	389.29	389.29	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	496.09	485.21	485.21	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,431.15	1,431.15	1,431.15	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,108.47	1,096.86	1,096.86	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	797.56	842.96	842.96	0.00	0.00
ECMC	Unsecured	32,032.00	17,432.79	17,432.79	0.00	0.00
ECMC	Unsecured	3,730.00	1,313.00	1,313.00	0.00	0.00
ECMC	Unsecured	14,191.00	14,687.00	14,687.00	0.00	0.00
ECMC	Unsecured	2,116.65	2,422.66	2,422.66	0.00	0.00
ELMHURST EMERGENCY MED SERV	Unsecured	100.00	NA	NA	0.00	0.00
GMAC RESCAP LLC	Secured	1,822.79	1,822.79	1,822.79	487.06	0.00
GMAC RESCAP LLC	Secured	NA	NA	NA	0.00	0.00
HSBC	Unsecured	386.38	NA	NA	0.00	0.00
HSBC AUTO FINANCE	Unsecured	NA	15,884.41	15,884.41	0.00	0.00
JP MORGAN CHASE BANK	Unsecured	71.47	NA	NA	0.00	0.00
KINDER CARE LEARNING CENTER	Unsecured	127.00	NA	NA	0.00	0.00
LABORATORY CORP OF AMERICA	Unsecured	23.54	NA	NA	0.00	0.00
LOMBARD ELEMENTARY DIST 44	Unsecured	95.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY & HOSPITAL	Unsecured	105.70	NA	NA	0.00	0.00
LOYOLA UNIVERSITY PHYS FDN	Unsecured	51.08	NA	NA	0.00	0.00
NICK ZONE	Unsecured	22.90	NA	NA	0.00	0.00
POINT WEST CONDO ASSN #4	Secured	3,589.00	3,589.00	3,589.00	660.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PREMIER BANKCARD/CHARTER	Unsecured	358.82	429.76	429.76	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	861.70	921.47	921.47	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,509.55	2,607.51	2,607.51	0.00	0.00
SALLIE MAE EDUCATIONAL CREDIT	Unsecured	86.49	2,375.32	2,375.32	0.00	0.00
STERLING INC	Secured	1,693.85	1,693.85	1,693.85	330.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	91.44	6,150.00	6,150.00	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	71.22	7,152.10	7,152.10	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	860.00	1,000.00	1,000.00	0.00	0.00
UNIVERSITY ACCOUNTING SERVICE	Unsecured	6,900.00	6,900.00	6,900.00	0.00	0.00
WACHOVIA EDUCATION	Unsecured	4,799.97	4,806.56	4,806.56	0.00	0.00
WASHINGTON MUTUAL BANK	Secured	NA	0.00	0.00	2,894.08	0.00
WASHINGTON MUTUAL BANK	Secured	10,070.88	10,070.88	10,070.88	1,699.08	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$2,894.08	\$0.00
Mortgage Arrearage	\$11,893.67	\$2,186.14	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,282.85	\$990.00	\$0.00
TOTAL SECURED:	\$17,176.52	\$6,070.22	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$90,519.52	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$347.50</u>	
Disbursements to Creditors	<u>\$6,070.22</u>	
TOTAL DISBURSEMENTS :		<u>\$6,417.72</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/17/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.